High court halts giving out of Nat'l Artist titles

By Norman Bordadora

IN A MOVE HAILED BY PROTESTING artists as a temporary victory before the final battle, the Supreme Court yesterday stopped Malacañang from conferring National Artist titles on this year's awardees dominated—critics say—by Palace choices.

Noting the urgency of the issue, the high court in a resolution ordered Malacañang to answer a petition that disputes President Macapagal-Arroyo's decision to include among the seven awardees

SC HALTS/A8

PHILIPPINE DAILY INQUIRER

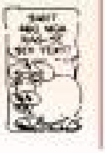
BALANCED NEWS, FEARLESS VIEWS

Wednesday, August 26, 2009 ★ 7 sections / Vol. 24 / No. 259 P18

French text messages now divorce evidence

PARIS—UNFAITHFUL spouses in France beware: Passionate text messages sent to mistresses and lovers can now be used as evidence against you in a divorce. Experts say the recent

FRENCH/A8



Villar increases poll lead

But it's still a wide open field, says Pulse Asia exec



VILLAR: Pulling away at 25%



ESTRADA: Steady at 19%



DE CASTRO: Third at 16%



ESCUDERO: Now at 12%



ROXAS: It's 11%



LEGARDA: Stuck at 6%

SEN. MANUEL VILLAR HAS pulled away from a field of more than a dozen presidential aspirants, gaining an additional 11 percentage points in voter preference from the 14 percent he got in May, results of the latest nationwide survey conducted by Pulse Asia show.

One in every four, or 25 percent of voters, would have Villar elected the country's next president if the May 2010 elections were held early this month, Pulse Asia said yesterday.

Trailing Villar, a former Senate president who made his billions in property development, are former President Joseph Estrada (19 percent), Vice President Noli de Castro (16 percent), Sen. Francis Escudero (12 percent) and Sen. Mar Roxas (11 percent).

Others on the list obtained 6 percent or less.

The survey, conducted using face-to-face interviews from July 28 to Aug. 10, covered 1,800 adults. It had a margin of error of plus or minus two percentage points.

The respondents were asked the question, "Of the people on this list, whom would you vote for president of the Philippines if the elections of 2010 were held today and they were presidential candidates?"

Sen. Loren Legarda got 6 percent and Makati Mayor Jejomar Binay, 4 percent.

Chair Bayani Fernando of the Metropolitan Manila Development Authority, Sen. Richard Gordon and Bro. Eddie Villanueva received 1 percent each.

Pampanga Gov. Eduardo Panlilio, Defense Secretary Gilbert Teodoro, Chief Justice Reynato Puno and John

VILLAR/A6



FIERY PROTEST

Riot policemen guarding the US Embassy are seen through a hole in an American flag set on fire by militants who called for the immediate pullout of US troops stationed in Mindanao on Tuesday.

Gov't troops, Moro rebels guilty of rights abuses—Amnesty Int'l

By Alcuin Papa

GOVERNMENT FORCES AND Moro rebels are both guilty of the murder and torture of civilians caught up in a long-running rebellion in Mindanao, according to Amnesty International.

The human rights watchdog described the conflict on the island as "having the highest number of new internally displaced persons worldwide" with more than 750,000 people forced from their homes in the last 17 months.

Hundreds of thousands of civilians "faced the risk of unlawful killings, enforced disappearances, torture, arbitrary arrests, displacement and burning and destruction of their homes," it said in a report.

"There is a human rights crisis in Mindanao," Dr. Aurora

GOV'T/A17

Registration campaign intensified

By Kristine L. Alave

INTEREST IN NEXT YEAR'S NATIONAL and local elections is high, according to poll observers, but the number of people registering to vote does not appear to match the enthusiasm.

With only nine weeks before the Oct. 31 deadline for registration, volunteer groups drumming up support for the exercise said the number of new registrants had so far been too low for comfort, raising fears of voters' disenfranchisement.

According to the Commission on Elections (Comelec), around 2.65 million new voters had been registered since registration started in December until July.

REGISTRATION/A17



TERROR GROUP LEADER A defiant Dino Amor Pareja is led to a detention cell in Camp Crame, Quezon City, on Tuesday. Pareja is the alleged new leader of the Rajah Solaiman Movement, a radical Islamic group with links to the Abu Sayyaf, Jemaah Islamiyah and al-Qaida. (See story on Page A4.)

Miriam wants big ad spenders investigated

By Christine O. Avendaño, TJ Burgonio and Tarra Quismundo

SEN. MIRIAM DEFENSOR-SANTIAGO is putting her money where her mouth is.

A day after denouncing on the Senate floor 10 government officials for using P338 million in public funds for "infomercials," Santiago sent urgent letters to Justice Secretary Agnes Devanadera and Ombudsman Merceditas Gutierrez to conduct an investigation.

Similar letters were sent to Commission on Elections (Comelec) Chair Jose Melo and Commission on Audit (COA) Chair Reynaldo Villar Jr.

MIRIAM/A6

DepEd says sorry over cleanup mess

By Philip C. Tubeza and Norman Bordadora

THE DEPARTMENT OF EDUCATION (DepEd) is "sorry" that it was not able to report to the Supreme Court what it was doing to help clean up Manila Bay, Education Secretary Jesli Lapus said yesterday.

Lapus assured the high tribunal that environmentalism had long been integrated in the public school curriculum.

"It's just that we weren't able to report (to the court). We'll,

DEPED/A17

Jackson's death due to overdose ruled a homicide

LOS ANGELES—MICHAEL Jackson's death has been ruled a homicide caused by a mix of drugs meant to treat insomnia, a law enforcement official told The Associated Press.

Forensic tests found the anesthetic propofol combined with at least two sedatives to kill Jackson, according to the official, who spoke on Monday on condition of anonymity because the findings have not been publicly released.

Based on those tests, the Los Angeles County Coroner has ruled the death a homicide, the official said.

The coroner's homicide ruling does not necessarily mean a crime was committed.

But the ruling makes it more likely criminal charges will be filed against Dr. Conrad Murray, the Las Vegas cardiologist who was caring for the pop star when he died June 25 in a rented Los Angeles mansion.

The King of Pop would have turned 51 on Saturday.

Murray had told investigators he was actually trying to wean Jackson off the powerful anesthetic that did him in.

Through his lawyer, Murray said he administered nothing that "should have" killed Jackson.

Murray said Jackson stopped

JACKSON'S/A8

WEATHER FORECAST

Second FrontPage

EZ2	
13	28
26	24

SUERTRES

5 1 8

6 1 0

6 9 1

SIX DIGIT

0 6 6 0 1 1

6/42 LUZ-VIS-MIN

16 17 20 22 37 40

P6,788,664.00

SUPERLOTTO 6/49

7 17 25 26 30 40

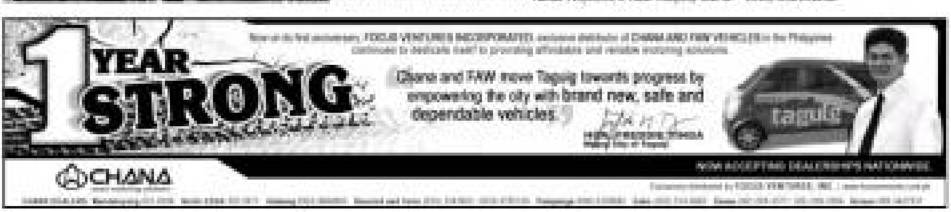
P114,727,662.00

Gov't blames Reds for talks collapse

AIDS 'not just about gays'

Villar exec behind C-5 insertion, Senate told





GMA wants dialogue on bus safety

DOH warning: Brace for swine flu 2nd wave

By Dona Pazzibugan

[illegible]



Top terror leader falls

[illegible]



House OKs bill vs child porn

[illegible]

Yap interment

[illegible]



Correction

[illegible]

The Daily Gospel

[illegible]

'There's room for Kiko in LP'

By Leila B. Salaverria



PANGILINAN

THERE'S STILL ROOM FOR Sen. Francis "Kiko" Pangilinan in the Liberal Party candidates' slate even if all the talk right now has focused around the election prospects of Senators Mar Roxas and Benigno "Noynoy" Aquino III, according to party members.

Pangilinan, an LP member, has declared his intention to run for Vice President as an independent.

As of June, the party was reported to be trying to woo him back for a possible team-up with Roxas, who has declared his intention to run for President.

Pangilinan, who has denied receiving any overtures from LP officials, has complained that it seemed the party was focused only on Roxas' candidacy.

In the meantime, calls for Aquino to be Roxas' vice presidential teammate intensified this month after the public outpouring of affection for his mother, former President Corazon Aquino, who died on Aug. 1.

Clamor for Noynoy

There has been a clamor as well for Aquino to be the LP standard-bearer, which would move Roxas sliding down to No. 2.

But Quezon Rep. Erin Tañada, the LP spokesperson in the House of Representatives, said Pangilinan was still in the picture when it comes to deciding the party's 2010 election strategy.

"There is room for him, Kiko. Sen. Kiko is an LP member and will be included in the process if he desires," Tañada told reporters.

Roxas, Pangilinan and Aquino, if the latter should decide to throw his hat into the ring, would all be considered the party's top bets, according to Tañada.

If two candidates want to run for the same post, the dispute would be decided by the party members, he added.

"If Sen. Noynoy decides to run for whatever position, Mar, Kiko and Noynoy should submit themselves to the process outlined in the LP Constitution. If there is more than one choice for a particular position that Mar, Kiko and Noynoy are aspiring for, then the process of selection kicks in," Tañada said.

He said that those who would not get their desired seat should not only respect the party's decision, but should also support the ticket.

The process would not fracture the party but would even strengthen it, Tañada said.

Mandaluyong Rep. Neptali Gonzales II lamented that some people are trying to make it appear, whether intentionally or unintentionally, that the Liberal Party is beset with factionalism or conflict.

Roxas said there was always room for any member who wants to run for higher office since the party has a selection process.

But so far it was only Roxas who had declared his intention to run for President, and only Pangilinan who had announced that he wants to be Vice President.

Situation fluid

"Noynoy has yet to decide if he will run at all. But if there will be more than one member who will run for the same position, the party has a process," he said.

Valenzuela Rep. Magtanggol Gunigundo, another party member, said the situation was "fluid."

Roxas and Aquino are seasoned politicians and come from clans who are well-entrenched in politics, and have former Presidents in their clans.

Pangilinan's family is not in politics, but he himself has had a long political career, in addition to having been a student leader and a broadcaster for a brief period.

Villar increases poll lead

From page A1

First choice presidential preference for 2010

Question: "Of the people on this list, whom would you vote for President of the Philippines if the elections of 2010 were held today and they were presidential candidates?"

Presidential Aspirant	Nationwide (in percent)
VILLAR, Manuel "Manny"	25
ESTRADA, Joseph "Erap"	18
DE CASTRO, Noli	16
ESCUDERO, Francis "Chiz"	12
ROXAS, Manuel "Mar" II	11
LEGARDA, Loren	6
BINAY, Jejomar	6
FERNANDO, Bayani	1
GORDON, Richard	1
VILLANUEVA, Bro. Eddie	1
PANLILIO, Eduardo "Among Ed"	0.4
PUNO, Reynato	0.3
TEODORO, Gilbert	0.2
DE LOS REYES, John Carlos "JC"	0.1
PERLAS, Nicanor	0
Others	1
None/Refused/Undecided	3

Premature

Class D and E for Villar

Proper orientation

Other surveys

Most favored in Manila, Visayas

'No turning back for Manny'

Erap: 99.9 percent sure of running for president again

By Nestor P. Burgos Jr.
Inquirer Visayas

Bongbong says Noynoy should heed calls to run for higher office in 2010

By Nestor P. Burgos Jr.
Inquirer Visayas

Miriam wants big ad spenders investigated

From page A1



GUTIERREZ



SANTIAGO

Possible ethical violation

No legal basis for charges

Friends paid for Puno ads

No malice in Senate snub, says Palace

[illegible]

The longer the better

[illegible]





SC halts giving out of National Artist titles

GMA will abide by high court decision, says Palace

Status quo

'Balanced, fair'

Next battle

Main issue

'Wonderful news'

French text messages now divorce evidence

Advice to spouses

Erasing the evidence

Difference in Germany

Jackson's death due to overdose ruled a homicide

2 more drugs

4 injections in 5 hours



CONRAD MURRAY, personal doctor of Michael Jackson, faces criminal charges for the death of the late US pop star



POP STAR Michael Jackson waves to supporters as he leaves the Santa Barbara County Courthouse after he was found not guilty of child molestation in this June 13, 2005 file photo.

Police theory

Namfrel lashes back at Marcos Jr.

THE NATIONAL CITIZENS' Movement for Free Elections (Namfrel), the prominent election watchdog group, yesterday lambasted Ilocos Norte Rep. Ferdinand "Bongbong" Marcos Jr. for calling for the abolition of the organization.

Namfrel chair Henrietta de Villa said Marcos, who is the son of the late dictator Ferdinand Marcos, should be the last person to question Namfrel's existence.

"I am reminded of a biblical passage that would be applicable for all concerned in this unfortunate situation: He who is without sin, let him cast the first stone," De Villa said in a statement.

On Monday, Marcos said Namfrel should be abolished because its quick counts in 2004 and 2007 brought only divisiveness and confusion.

De Villa said Marcos' call for the abolition of Namfrel was "sad and alarming."

"Public officials who advocate the curtailment of the freedom and participation of the people are dangerous to the survival of democracy," she said.

Marcos said that Namfrel, which was instrumental in ending his father's rule, was "partisan" for President Macapagal-Arroyo in the 2004 polls.

Instead of Namfrel, the quick count should be conducted by an alliance of religious organizations, Marcos said.

De Villa said the absence of Namfrel would create distrust in the country, citing the organization's quick role in the 1986 snap elections.

Namfrel's quick count in the 1986 snap elections and its claim that the results had been rigged in favor of Marcos were the flash spark that fueled the first Edsa People Power Revolution, which ended the Marcos dictatorship and brought Corazon Aquino, the widow of Marcos' arch rival, the martyred opposition leader Benigno Aquino Jr., to the presidency. *Kristine L. Alave*

Yacht linked to gunrunning seized in Mindoro resort

'Real captain'

Investors visa holders watched

House looks for ways to curb absenteeism

Bad habits

'No attendance, no money'





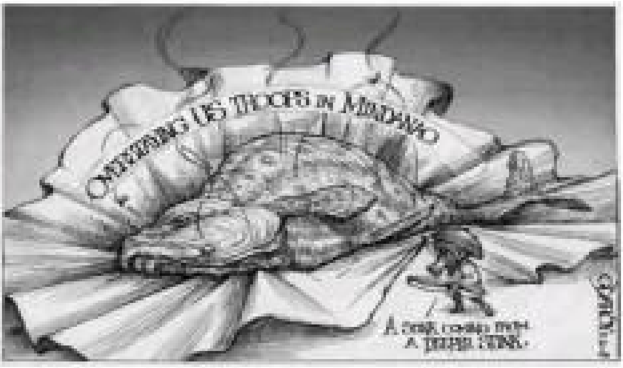


INQUIRER

OPINION

Red flag

EDITORIAL



Recto for senator; Susano for QC mayor

AS I SEE IT

Neal H. Cruz

Why ever not?

THERE'S THE RUB

Conrado de Quiros

Religious leaders pining for the presidency

ANALYSIS



Amando Doronila

'No exemption' policy in 2010 polls

AT LARGE



Rina Jimenez-David

Luneta: The killing field?

LOOKING BACK



Ambeth R. Ocampo

'Siobe'

PINOY KASI



Michael L. Tan

LETTERS

With old-fashioned values, one can still be relevant

Good candidates should choose among themselves



Prove Bacani's claims are false, GSIS dared

A biodiesel plant also in Southern Luzon

NEWSBRIEFS

New mayor sworn in

Village chief slain

Whirlwind strikes

Suicide over breakup



THE EMBARCADERO de Legazpi at night.

Church hits Albay casino plan

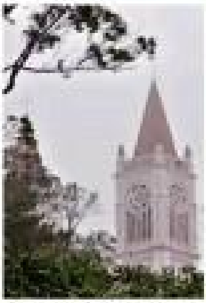
LEGAZPI CITY—THE CATHOLIC CHURCH THREW its support behind opposition to plans to build a casino inside a P1-billion commercial complex here known as Embarcadero de Legazpi.

No to gambling

24-hour operation

Lucena road crash death toll now 9

Unicef to bring more help to displaced kids



INQUIRER Northern Luzon

Baguio movies in our minds

THE START OF THE MOVIE "KUNG Mangarap Ka't Magising" would put a smile on the faces of most Baguio City residents, nostalgic of the pre-Edsa Revolution years.







ZENERGY: Viewers watch dancer, painter and installation artist perform simultaneously.

A sensory explosion in Zen-like setting

BENGUET, A PLACE THAT IS foggy in memory, was host on Aug. 22 to "Zenergy," a unique exchange that culminated with a performance at the Bencab Museum.

Gov't execs also asked to look into RP's 800 dying rivers

DepEd says sorry over cleanup mess

Fast Facts



WALKING ON WATER.

Explain in 10 days

Mandate

Environmental education guide

Nine years late

Registration campaign intensified

Interest enormous

Machine breakdowns

Absentee registration

Gov't troops, Moro rebels guilty of rights abuses—Amnesty Int'l

Torching communities

Saliti's case

Targets among displaced

MILF denial

Philippines tipped for golf World Cup ticket

SPORTS

Viloria hopes to break foe with 'combos'



Toroman optimistic on Gilas' Asiad stint

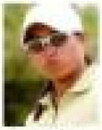
Pacman's path: No way but up for bigger Donaire



CamSur Cobra Ironman organizers pull off coup

LUZVIMIN GOLF

Southwoods ladies seek repeat



DE GUZMAN

Lions eye 9th win in a row

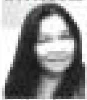


Daniel under the microscope

By Cedelf P. Tupas

Mikee puts PBA return on hold

IN HUDDLE



Beth Celis

Baycats, Hawks overwhelm Naascu foes

Go makes RP drag racing history



WOMAN POWER Jeannette Go

Pinoy Land Rover team vying in China tilt

By Cedelf P. Tupas

SPORTSWATCH

PCAP Stagfighter race fires off at Makati Coliseum

500 entries in P5-M Rambulan today at SJC

Looney Tunes 3K, 5K races Sunday


Construction Ongoing
₱15,500
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Move without Boundaries.
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www.suntrust.com.ph

Aplus METRO



'Improve SLEx traffic flow or else...'

MMDA chief gives Skyway project contractor one-week deadline

METROPOLITAN MANILA DEVELOPMENT AUthority (MMDA) Chair Bayani Fernando yesterday gave the contractor of the Skyway extension project a week to come up with a plan to ease heavy traffic on the South Luzon Expressway (SLEx).

DID YOU KNOW



10,000 guards tapped for anticrime drive



GMA AWARDS THE GENERICS PHARMACY





QC paymaster cashier relieved from post

Inside job?

Jewelry still there



Teen admits raping, killing young niece

Manila folk push bid for referendum on Pandacan depot stay

Court asked to ban former Abra gov from leaving RP

MetroBriefs

Las Piñas bags award

Cleanliness contest

Traffic cop wounded

Premier urges woman to appeal against caning

KUALA LUMPUR—MALAYSIA'S ... "I don't want to appeal," Kartika told The Associated Press. ... AP





The WORLD

WorldBriefs

Pakistan forces accused in Swat killings

Thai premier invokes special powers

Argentine cops seize 4 tons of ephedrine

N. Korea invites Obama's top envoys

Iran steps up mass trial of protesters

China: Rain, rain go away for Nat'l Day

Shuttle launch called off

South Korea launches first rocket into space

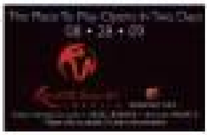
GOHEUNG, SOUTH Korea—South Korea's first rocket blasted off into space on Tuesday following an aborted attempt last week and just months after its rival North Korea drew international ire for its own launch.



CIA terror tactics spur changes, probe

IN THIS ISSUE

BUSINESS



Imports fell 31% in first half to $20.36B

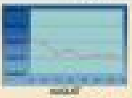
Strong month-on-month surge since March

IMPORTS CONTINUED POSTING DOUBLE-DIGIT growth on a month-on-month basis, hitting $4.11 billion in June or 13.9 percent higher than the $3.62 billion in May.



INDICATORS

CURRENCIES



STOCK MARKET

Stocks close mixed



BSP to raise remittance forecast

RP to export excess corn production at a loss

Manny, Manny, Manny everywhere

Biz Buzz
By the staff

[illegible]

Small is beautiful

[illegible]

Subtle gag order

[illegible]

Sharing Liberty

[illegible]

Stocks ...

[illegible]

BSP ...

[illegible]

Philippine Stock Exchange

[illegible]

Exchange Rates

[illegible]

Manufacturing output declined in June, NSO says

By Ronald W. Domingo

THE VALUE AND VOLUME OF MANUFACTURING output slid by double digits year-on-year in June due to the decline in production in 14 of 20 major industries, according to the National Statistics Office (NSO).

The NSO's latest monthly integrated survey of selected industries showed that the value and volume of manufacturing output have been contracting year-on-year since October 2008, falling the deepest at 29.5 percent and 26.7 percent, respectively, in January.

On a yearly basis, the biggest reduction in output value was seen in petroleum products with a decrease of 46.5 percent.

Significant reductions in value were also observed in furniture and fixtures (44.9 percent), leather products (43.3 percent), paper and paper products (32.1 percent), beverages (26.5 percent), footwear and wearing apparel (25.2 percent), basic metals (22.3 percent), transport equipment (16.6 percent) and chemical products (16.1 percent).

Five other industries suffered single-digit declines, including food manufacturing, machinery, rubber and plastic products, publishing and printing, and wood and wood products.

The biggest gainer year-on-year was electrical machinery with 13.2 percent, while fabricated metal products, nonmetallic mineral products, tobacco, textiles and miscellaneous manufactures all posted single-digit growth rates.

On a monthly basis, output value went up in June, but at a slower pace of 3 percent compared to the growth rate of 8.9 percent in May.

Santos named Neda chief

AUGUSTO B. SANTOS HAS BEEN APpointed acting director general of the National Economic and Development Authority (Neda) following the resignation of Neda director general Ralph Recto.

This is the third time that the President designated Santos as head of Neda.

Rising from the ranks, Santos started as an economic researcher of the Presidential Economic Staff of the National Economic Council (now Neda).

Prior to his appointment as DDG in March 28, 2008, Santos served as assistant director general for Investment Programming of Neda's National Development Office (1993 to 2008) and Director of Neda's Infrastructure Staff (1988 to 1992).

He was also project director/manager of the World Bank-assisted National Transportation Planning Project from 1987 to 1988.

Bill on tenure security bucked

By Abigail L. Ho

THE JOINT FOREIGN CHAMBERS (JFC) has urged Congress not to pass a bill strengthening employees' security of tenure, as this may be "counter-productive to the objective of enhancing employment and employability in the Philippines."

"If passed into law, (House Bill No. 6532, or An Act Strengthening the Security of Tenure of Workers in the Private Sector) will discourage investments and businesses and result in the loss of jobs," the JFC said in a letter to House Speaker Prospero Nograles dated Aug. 19.

For one, the bill sought to cap the number of casual and contractual employees that companies could hire to just around 20 percent of the workforce.

"This will deal a severe blow to the business of contractors or subcontractors and the business process outsourcing industry, where hundreds of thousands could suddenly lose the employment they now enjoy under the present arrangement," the JFC said.

The group said restricting "contractual" employment, or the practice of hiring more employees during times of high product or service demand in particular industries, which the bill also sought, would not only cause such industries to be less competitive, but could also cost a lot of employees their employment.

Under the proposed bill, only the hotel and restaurant industry would be entitled to hiring temporary employees on project basis.

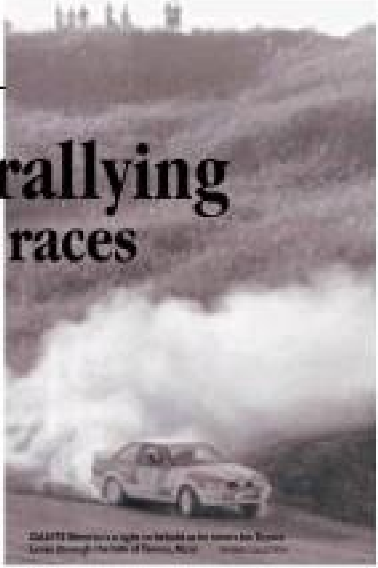
JFC members include the American Chamber of Commerce of the Philippines, the Australia-New Zealand Chamber of Commerce of the Philippines, Canadian Chamber of Commerce of the Philippines and the European Chamber of Commerce of the Philippines.

MOTORING

Editor: Cesar D. Mangawang

WHEELS OF TIME

The golden age of rallying —on the streets and in races



By Ferdi R. Salazar

MENTION THE WORD "rally" during Cory Aquino's term, and the common image conjured would be a throng of angry activists and protesters marching on the streets. The other rally—the one confined to angry engines and gaudily designed cars maneuvering to outpace each other—seemingly was farthest from the minds of the masses.

[illegible]

Lifesaving ethanol

[illegible]

Slalom stars

[illegible]

Rally at its peak

[illegible]

Returning to oil industry regulation

ON THE ROAD

Aida Sevilla-Mendoza



[illegible]

No gov't subsidy

[illegible]

Base

[illegible]

Allure of a convertible



By Charles E. Buban

[illegible]

Much better protection

[illegible]



FINE detailing makes the difference for this particular convertible.

[illegible]

US, European firms eye RP retirement industry

Focus on assisted, nursing sectors

By Abigail L. Ho

BDO completes purchase of GE Money

By Doris C. Dumlao

Imports ...

RP ...



Make Your Dream Home a Reality with BPI Family Savings Bank and Home Depot

There is no time like the present to achieve the perfect home for you and your family. In its efforts to help empower homeowners in realizing their dream homes, BPI Family Savings Bank (BFSB) pioneers a ground-breaking partnership with the Home Depot for its Build Your Dream Housing Loan. This marks the first time a bank has partnered with a home supplier merchant to cater to the needs of homeowners.

Through the winning combination of flexible payment and low interest terms of BFSB's Build Your Dream Housing Loan matched with the Home Depot's wide range of building materials and home improvement items, homeowners can now jumpstart construction and renovation plans.

"This is BPI Family Savings Bank's way of making it possible for families to build the home they've always dreamed and planned about. BFSB serves as a financial enabler. On top of that, our new partnership with the Home Depot provides clients with even more perks and advantages," says BFSB SVP and Head of Retail Mortgages Jocelyn Sta. Ana.

For every housing loan availed from BFSB, clients will receive numerous benefits from the Home Depot ranging from discounts to gift items and even a chance to win a car and a Php500,000 cash prize in a raffle draw.

Each Build Your Dream Housing Loan client will be presented with a Home Depot Loyalty Card which serves as a discount card. The card entitles the bearer to up to 10% discount at the Home Depot. Purchases are also accumulated into points which can be redeemed as gift items or gift certificates.

BFSB's Build Your Dream housing loan clients also get a chance to win Php15,000 worth of appliances, a dining room showcase, and an house loan plus Php500,000 in cash from the Home Depot's raffle promo. Each Php1,000 single purchase at the Home Depot entitles the client to one (1) ticket for the raffle draw to be held on November 06, 2009.

Homeowners who are planning to renovate or construct their homes are in a great position to take advantage of this new partnership which gives them the convenience of financing their homes and purchase materials at lower prices in one application.

The BFSB Build Your Dream Housing Loan is an exquisite loan program — featuring flexible payment terms, fixed interest rates, and easy payment transactions which can be done through BPI or BFSB bank accounts.

With a combined income of Php 40,000, anyone can apply for a BFSB Build Your Dream Housing Loan. The loan program includes five-day credit decision made possible through its fast credit processing. For more details, call 845-6888 or visit the nearest BPI or BPI Family Savings Bank near you or log on to www.bpiexpressonline.com

What You Need to Know as You Renovate Your Home

Planning to enlarge your space for a new family addition? Looking to update your interiors? Whatever the motivation, renovating your home is a matter which needs comprehensive thought and preparation. Here are several tips to help you prepare for exciting renovations for your home:

1. Going green

Since you're already renovating, why don't you seek out greener alternatives in lighting and building materials, among others? Replace your old light bulbs and fluorescent lights with Light Emitting Diode (LED) lamps and compact fluorescent light bulbs. Consider buying reclaimed and salvaged timber in good condition.

2. Financing Options

Set an estimation of expenses which will serve as a guide for the entire renovation period. This will aid you in deciding how to finance the renovation such as using savings or availing of housing loans. Loaning from banks is a practical financing option which allows you to choose payment terms. In choosing which bank to loan from, take time to research on the industry leader in loan products as well as various available product features that can benefit you.

3. Energy efficiency

Depending on the purpose of the room, you can practice energy conservation and also bring down your electric bill if you optimize the use of natural sources of light. Identify rooms that are often used in the daytime and put in more windows and sun roofs so electricity use is lessened.

4. Consider ventilation

When properly planned, a good home ventilation system can actually lower your electric bills as well. More room windows that lead out to a garden or backyard can help circulate air so that air conditioning is not necessary.

5. Keep everything documented

In the excitement of renovating your home, it's easy to lose track of important documents. Create a file system for every transaction and document related to the renovation – from purchases to floor plans and price quotes. This might come handy in the future.

LIFESTYLE Home & Entertaining

Settling down, starting right

Jigger and Katherine May Antonio show how they do it



THE ANTONIOS:

By Marge C. Enriquez



THE ANTONIOS' START-UP



Settling down, starting right

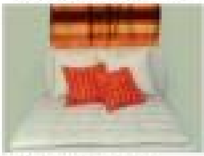


Starter tips

Do's

Don'ts

Do-it-yourself



CHOOSE colors that will enhance the surroundings.



PRINTS and patterns can uplift a room's look.

How to invigorate a home's 'chi'



READY-MADE curtains in various colors are available.

Negros Trade Fair features online store









Ecological art at malls





Cooking and kitchen management classes for househelp





Course

Universal LPG valve is long overdue

THE CONSUMER
Linda B. Bolido

Curb their enthusiasm

Feedback

Chinaware brand marks 100th year with new floral tea sets



[illegible]



[illegible]



[illegible]



[illegible]



WHAT'S UP

Forum on liver health

[illegible]

Mall events

[illegible]

'Rapunzel' the musical

[illegible]

Sun promo

[illegible]

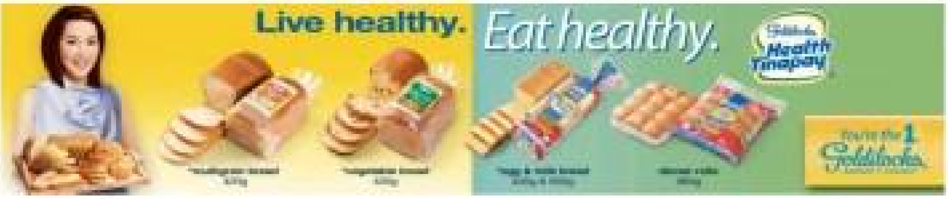
Meaty choices

[illegible]

Design exhibit

[illegible]

LIFESTYLE *Parenting*



Build a resto your kids can run at home—for under P500

Great way to make-believe

"WHAT'S YOUR order, Ma'am?" 5-year-old [illegible] asked me.

[illegible]







TIPA gives top prize to Nokia N86 8MP

In today's pixel-obsessed world, nothing comes close to the new Nokia N86 8MP-the latest model in town which features an 8-megapixel camera.

With so many social networking sites-one of the many venues where the clear and crisp pictures taken with the N86 8MP can be posted, any ordinary camera phone just won't do.







Bagging the prestigious TIPA (Technical Image Press Association) Award for 2009's Best Mobile Imaging Device does say a lot about the quality of pictures this phone produces.

Photography addicts would have a field day with this one, for sure!

Here are the reasons why you should upgrade to this new Nokia device:

- Taking wide pictures of skylines and landscapes-even with your huge barkada-is no problem with the 8MP Carl Zeiss Vario Tessar wide-angle (28mm) lens feature of the N86 8MP.

- "Stitching" pictures together with the panoramic mode allows users to capture even wider pictures.

- Its new Automatic Motion Blur Reduction (AMBR) combined with fast (1/1000s) mechanical shutter lets users capture all the action even when the subject is moving.

- Capturing all the drama is as easy as 1-2-3 with its large variable aperture (F2.4, F3.2 F4.8) even in the most challenging (extra bright or low light) conditions.

- With its built-in 8GB media-album, storing up to 4,000 photos is a walk in the park.

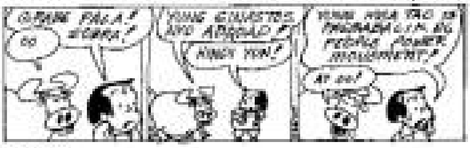
- If 4,000 pictures in a mobile phone is not enough, the memory of the N86 8MP is expandable to up to 12,000 photos just by adding a 16GB microSD card.

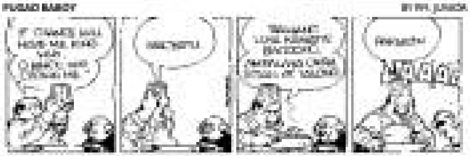
- Posting pictures instantly on your PC, web-album or social network like Ovi is a breeze via 3G, WLAN, or USB.

- Viewing pictures on screen or on paper is a pleasure with its 2.6" 16M color display photo editor, geotagger and TV/Projector and printer connectivity feature.

The Nokia N86 8MP is available nationwide in authorized Nokia Retailers. For more information, visit www.nokia.com.ph/N868MP.





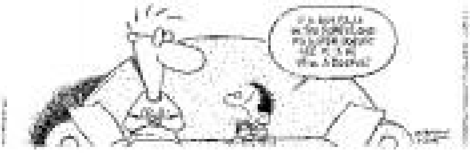








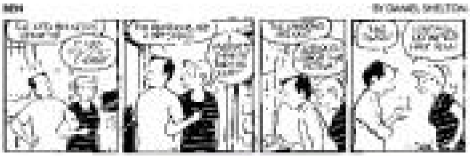


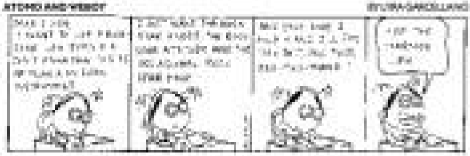


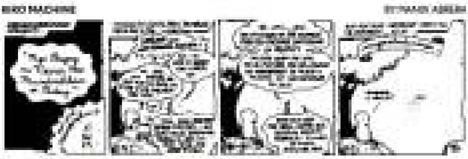
BABY BLUES



TULDOK



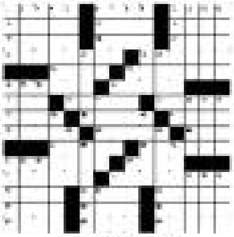


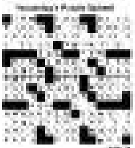




HOROSCOPE

CROSSWORD PUZZLE





CONCEPTIS SUDOKU

Conceptis Sudoku

					7	5		
				8			4	
				6			1	9
	4	3			9	6		
1			8	3	4		9	
2							8	
	6						7	
		1	4	5	3	2		
			1		6			

HOW TO PLAY SU DOKU

Answer to previous puzzle

6	4	3	8	5	1	9	2	7
5	9	1	7	2	3	4	8	6
8	2	7	4	6	9	3	5	1
3	7	5	9	1	8	2	6	4
1	8	4	2	7	6	5	3	9
9	6	2	5	3	4	7	1	8
7	3	6	1	4	5	8	9	2
4	5	9	6	8	2	1	7	3
2	[illegible]	[illegible]	[illegible]	9	7	6	4	5







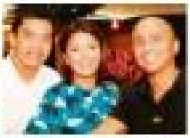
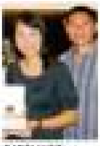


Photo exhibit promotes cervical-cancer awareness and prevention

















A[illegible]

WITHOUT BATTING AN EYELASH

Maurice Arcache



MasterCard-Lucerne promo

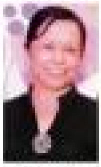
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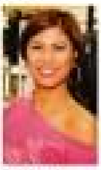
Luncheon for Margaret Kwok

[illegible]

AEC forum, awards

[illegible]







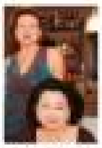
















Build a resto your kids can run at home—for under P500

From page D1

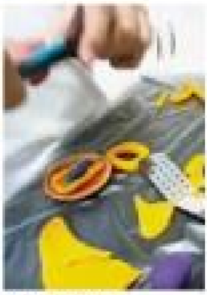
[illegible]



KITCHEN set costs only P125, from Shopwise.



NOT ON THE MENU. Crepe and coffee



WORKING on the hotdog



HOTDOG and salad



STOVE and menu



PLAY MONEY set can be found in toy stores for just P25



HOT SAUCE [illegible]

Stylish essentials, according to Gwyneth, Angelina, Julia

[illegible]



ADD color to your stroller with playful patterns.



DWELLSTUDIO [illegible]



MAKE your kid's bed the focal point of the room [illegible]

[illegible]

PANA's AdEdge tackles ingenious ideas on brand strengthening and resolute marketing tactics

REINVENTION

New trends, new models, new strategies

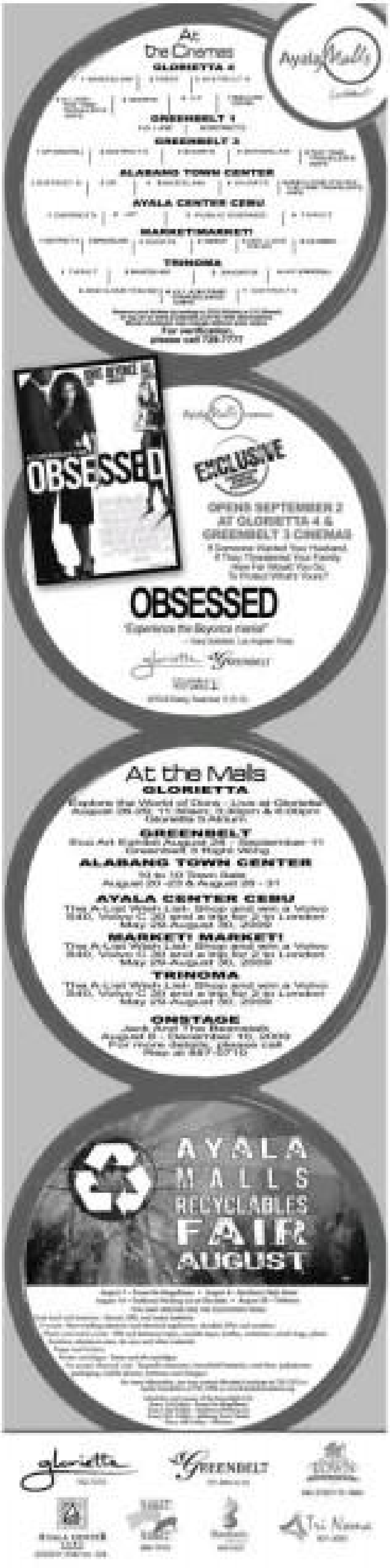


[illegible]

ENTERTAINMENT



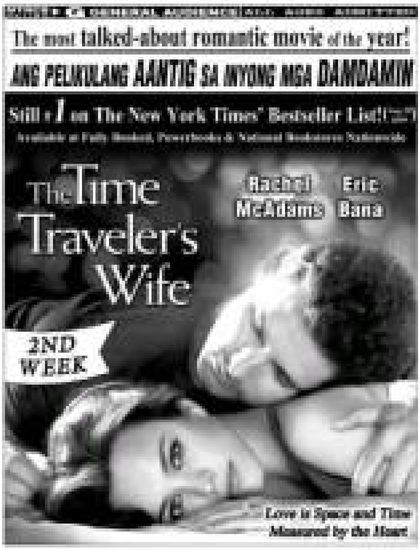
Character actress falls for young male model **Rushes E6**



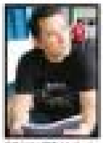








Opening Today



ROMULITO Mallari

Dinig Sana Kita

Stars Zoe Sanders, Romalito Mallari, Robert Seña, Adriana Agcaoili, directed by Mike Sandejas.

In a youth coming-of-age tale, a rock singer (Sandejas) falls for deaf dancer (Mallari). It won the Audience Award, Best Music and the National Council for Children's TV Best Film for Kids at the Cinemalaya 2009. Jose Javier Reyes wrote in the Inquirer that it "has more kilig and heart as poor" than studio films. Exclusively in Robinsons Galleria.

Tarot

Stars Marian Rivera, Dennis Trillo, Rosanna Roces, Gloria Romero, Celia Rodriguez, Ana Capri, Ronel Atkins, directed by Jun Lana.

A gifted girl (Rivera) turns to her grandmother's tarot cards to search for her missing boyfriend (Trillo). Rivera says she got spooked while making the movie. Lana recalls that the production design team crafted its own set of tarot cards. "We didn't want to attract negative vibes on the set."

District 9

Stars David James, Sharlto Copley, Jason Cope, Elizabeth Mkandawie, Jason Cope, directed by Neill Blomkamp.

Powerful corporation seeks to exploit stranded aliens in a refugee camp. Betsy Sharkey of Los Angeles Times describes it as a movie that "comes out of nowhere and completely wows us."

Shorts

Stars Jimmy Bennett, Jon Cryer, William H. Macy, Rebel Rodriguez, directed by Robert Rodriguez.

Lonely kid (Bennett) stumbles on a colorful rock from the sky that grants wishes—both good and troublesome. Elizabeth Weitzman of New York Daily News called it "provides just enough smart, silly fun for families." Ann Hornaday of Washington Post hails it as a "celebration of mayhem and creativity, thrill-seeking vibe."

Bandslam

Stars Vanessa Hudgens, Gaelan Connell, Alyson Michalka, Lisa Kudrow, directed by Todd Graff.

New teen in town (Connell) joins a fledgling rock band that eventually develops into a major contender in a contest. Leslie Camhi of El Online dubs it as "an uneven but honest hybrid coming-of-age dramedy."

Korina, Mar bare wedding details

By Marinel R. Cruz

Choice venues

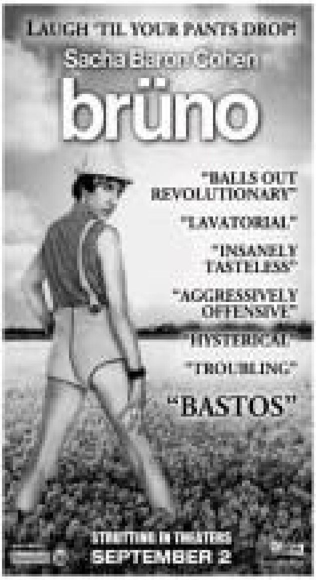


Fun run for clean elections on Aug. 30

Did You Know...









SM CINEMA

www.smcinema.com



MALL TOUR

August 27
SM North Edsa

August 29
SM Bicutan

August 30
SM Molino

SHOWING AT SM CINEMAS SEPTEMBER 2

METRO MANILA

RESERVED SEATS NOW AVAILABLE

IMAX

UNDER THE SEA

TAROT

SHORTS

UP

LUZON

VISAYAS - MINDANAO

ALL MAJOR CREDIT CARDS NOW ACCEPTED IN ALL SM CINEMA BRANCHES

CINEMA ACCESS: 395-5555

MOVIEWORLD

ROBINSONS MOVIEWORLD CINEMA MOVIE GUIDE

GALLERIA

1 THE TIME TRAVELER'S WIFE
2 TAROT
3 UP
4 BANDSLAM
5 AND I LOVE YOU SO
6 UP (Digital 3D)
7 SHORTS
8 indieSine: OMO ENNA KITA
9 G.I. JOE
10 DISTRICT 9

ERMITA

1 SHORTS
2 UP
3 DISTRICT 9
4 G.I. JOE / THE TIME TRAVELER'S WIFE
5 AND I LOVE YOU SO
6 BANDSLAM
7 TAROT

METRO EAST

1 DISTRICT 9
2 SHORTS
3 THE TIME TRAVELER'S WIFE
4 BANDSLAM
5 UP
6 TAROT
7 G.I. JOE
8 AND I LOVE YOU SO

NOVALICHES

1 DISTRICT 9
2 TAROT
3 SHORTS
4 AND I LOVE YOU SO

PIONEER

1 DISTRICT 9
2 TAROT
3 SHORTS
4 BANDSLAM

Watch this movie in Disney Digital 3D in Movieworld's DIGITAL 3D CINEMA

NOW SHOWING at Robinsons Movieworld Cinemas



MOVIEWORLD

STA. ROSA

1 DISTRICT 9
2 THE HANGOVER
3 TAROT
4 AND I LOVE YOU SO

LIPA

1 AND I LOVE YOU SO
2 TAROT
3 DISTRICT 9
4 G.I. JOE

DASMARIÑAS

1 DISTRICT 9
2 TAROT
3 AND I LOVE YOU SO
4 G.I. JOE

IMUS

1 DISTRICT 9
2 TAROT
3 SHORTS
4 AND I LOVE YOU SO

STARMILLS

1 DISTRICT 9
2 TAROT
3 G.I. JOE
4 AND I LOVE YOU SO
5 THE HANGOVER
6 AND I LOVE YOU SO / ECHELON CONSPIRACY

ANGELES

1 DISTRICT 9
2 TAROT
3 AND I LOVE YOU SO
4 THE HANGOVER

TACLOBAN

1 TAROT
2 G.I. JOE
3 UP / ORPHAN

BACOLOD

1 DISTRICT 9
2 TAROT
3 G.I. JOE
4 AND I LOVE YOU SO
5 UP
6 ECHELON CONSPIRACY

ILOILO

1 DISTRICT 9
2 TAROT
3 G.I. JOE
4 AND I LOVE YOU SO
5 UP
6 NOTHING BUT THE TRUTH

For the fast and the curious

DOLLY WOOD



Dolly Anne Carvajal

'We must still dare to dream'

MJ lives

Game plan!

Time out



Jack TV marks fourth year

Princess protection

M M T A MOVIE GUIDE

NOW SHOWING

Walter Mart

Character actress falls for young male model

RUSHES

Party animal

Cash or kind accepted

Confession of a shopaholic

One more hunk

Work-in-progress dad



DENNIS Trillo and Pauleen Luna

Top of the talk shows

Happy birthdays!



